

**In the Claims:**

1. (Currently Amended) A method comprising:  
receiving at a computing device at least one risk/return preference ~~associated with that~~  
is provided by an user;  
selecting, ~~on behalf of the user~~ based on the at least one risk/return preference, an  
~~investment~~ instrument from a plurality of ~~investment~~ instruments, ~~in which the act of~~  
~~selecting is based on at least one risk/return preference of the user~~;  
storing the selected ~~investment~~ instrument in an investment trust, in which the  
investment trust comprises a plurality of selected ~~investment~~ instruments and is traded as a  
~~single security~~ on an exchange;  
tracking a performance of the selected instrument on the exchange;  
storing the performance of the selected instrument in a database, in which the database  
comprises a plurality of performances for each selected instrument of the investment trust;  
and  
determining, based on the performance, transmitting a request to trade at least one  
share of the investment trust, in which the at least one share corresponds to ~~an~~ a percentage  
of ownership interest in a percentage of each selected ~~investment~~ instrument of the  
investment trust;  
~~receiving a request to redeem the at least one share for a corresponding ownership~~  
~~interest in the investment trust; and~~  
~~transmitting a value associated with the corresponding ownership interest.~~
2. (Currently Amended) The method of claim 1, further comprising  
~~generating a database of investment instruments that is available for selection.~~  
determining, based on the performance, to trade the selected instrument, in which the  
selected instrument fails to meet at least one of the risk/return preferences provided by the  
user; and  
transmitting a request to trade the selected instrument on the exchange.

3. (Cancelled).

4. (Currently Amended) The method of claim 1, ~~further comprising in which the~~  
performance of a selected instrument comprises at least one of:

a value of the selected instrument in real-time; and

a value of the selected instrument over a period of time.

~~determining a plurality of values associated with the investment instrument at a~~  
~~plurality of times; and~~

~~storing the plurality of values in a database.~~

5. (Currently Amended) The method of claim 4, ~~further comprising in which the act~~  
~~of selecting the investment~~ calculating a value of each selected instrument in the  
investment trust; is based on the plurality of values stored the database.

adjusting the value of each selected instrument by an external factor;

generating an aggregate value of the investment instrument, in which the aggregate  
value is derived from the adjusted value of each selected instrument in the investment  
trust; and

transmitting a request to sell each share of the investment trust at the aggregate  
value on the exchange.

6. (Currently Amended) The method of claim ~~[[4]]~~ 5, ~~further comprising in~~  
which the external factor comprises at least one of:

a cost of managing the selected instrument;

an income accrued from the selected instrument; and

a fee associated with clearing custody.

~~receiving a request for a financial report;~~

~~generating the financial report; and~~

~~transmitting the financial report to the user.~~

7. (Currently Amended) The method of claim 1, further comprising:  
determining that one of the investment selected instrument has expired; ~~and~~  
selecting a second instrument from the database, in which the second instrument  
comprises a risk/return preference that is similar to that of the expired instrument;  
transmitting a request to purchase the second instrument on the exchange; and  
~~replacing~~ removing the expired investment instrument ~~with a second investment~~  
~~instrument from the investment trust; and~~  
~~, in which storing the second investment instrument in the investment trust~~  
~~comprises a risk/return ratio that is similar to a risk/return ratio associated with the expired~~  
~~investment instrument.~~

8-16. (Cancelled).

17. (Currently Amended) The method of claim 1, in which each ~~the investment~~  
instrument comprises at least one of:  
a stock, a bond, a debt instrument, an exchange traded-fund, a mutual fund, a  
currency, a commodity, an equity investment, a futures investment, a futures contract, and  
a dividend-paying investment, an intellectual property right, a right to receive royalties, a  
real property, or a personal property.

18. (Previously Presented) The method of claim 1, in which the risk/return preference  
comprises at least one of:  
a growth in equity that is selected by the user,  
a rate of return that is selected by the user, and

19. (Currently Amended) The method of claim 1, further comprising ~~in which the act~~  
~~of selecting the investment instrument further comprises at least one of:~~  
receiving a request to redeem the investment trust;

calculating a value of the investment trust; and

converting the investment trust into the value in cash.

~~determining that a growth in equity of the investment instrument is greater than the growth in equity selected by the user;~~

~~determining that a rate of return of the investment instrument is greater than the rate of return that is selected by the user;~~

~~determining that a level of risk of the investment instrument is less than a level of risk selected by the user;~~

~~determining that a growth in equity of the investment instrument is greater than the growth in equity provided by each of the plurality of investment instruments;~~

~~determining that a return in yield of the investment instrument is greater than the return in yield provided by each of the plurality of investment instruments; and~~

~~determining that a level of risk of the investment instrument is less than the level of risk selected by the user.~~

20. (Currently Amended) An apparatus comprising:

a processor; and

a memory, in which the memory stores instructions which, when executed by the processor, direct the processor to perform the method of claim 1.

21. (Currently Amended) The apparatus of claim 20, in which the memory stores instructions ~~further~~ which, when executed by the processor, direct the processor to perform the method of claim 2.

22. (Cancelled).

23. (Currently Amended) The apparatus of claim 20 in which the memory stores instructions ~~further~~ which, when executed by the processor, direct the processor to perform the method of claim 4.

24. (Currently Amended) The apparatus of claim ~~23~~ 20, in which the ~~act of selecting the investment instrument is based on the plurality of values stored in the database,~~ memory stores instructions which, when executed by the processor, direct the processor to perform the method of claim 5.

25. (Currently Amended) The apparatus of claim ~~20~~ 24, in which the memory stores instructions further which, when executed by the processor, direct the processor to perform the method of claim 6.

26. (Currently Amended) The apparatus of claim 20 in which the memory stores instructions further which, when executed by the processor, direct the processor to perform the method of claim 7.

27. (Currently Amended) The apparatus of claim 20, in which the ~~investment instrument comprises at least one of: a stock, a bond, a debt instrument, an exchange traded fund, a mutual fund, a currency, a commodity, an equity investment, a futures investment and a dividend paying investment.~~ memory stores instructions which, when executed by the processor, direct the processor to perform the method of claim 17.

28. (Currently Amended) The apparatus of claim 20, in which the ~~risk/return preference comprises at least one of: a growth in equity that is selected by the user, a rate of return that is selected by the user, and a level of risk that is selected by the user.~~ memory stores instructions which, when executed by the processor, direct the processor to perform the method of claim 18.

29. (Currently Amended) The apparatus of claim 20, in which the memory stores instructions further which, when executed by the processor, direct the processor to perform the method of claim 19.

30. (Previously Presented) An article of manufacture comprising:  
a storage medium, in which the storage medium stores instructions which, when  
executed by a processor, direct the processor to perform the method of claim 1.